



Identity Theft Tip Sheet For Foster Care Coordinators

What is identity theft?

When someone uses personal information, such as credit cards, bank accounts, driver's licenses, or Social Security numbers, **without permission**, and uses it for an unlawful purpose – that's identity theft. Unlawful purposes include opening a cell phone account, getting a credit card, and renting an apartment using your information.

Why is it important to inform Foster Youth about Identity Theft?

As a youth transitioning into adulthood it is important for them to have a clean credit report for numerous reasons. If they applying for an apartment, student loans, or a car loan they will need to have a good credit report. Unfortunately children in out of home care are at a higher risk of being a victim of identity theft. Confidential information such as Social Security Numbers, Dates of Birth, and other private information can be easily accessed by multiple agencies and staff within those agencies. Youth in out of home care are also at risk of having their identity stolen by friends, family members, and other adults in their lives.

How bad is it?

IN 2009 there were 11.1 million people that were victims of identity theft. This equates to 1.2 victims every 3 seconds. Once someone becomes a victim it can take days, weeks, even months to clear up their credit. Currently 18-24 year olds are the most likely to be victims, and children transitioning into adulthood are at greater risk.

So what can I do?

There are things you can do to protect youth placed in out of home care.

- ❖ Provide youth at age 17 and 18 with the DCF Identity Theft Materials
 - The letter to Youth
 - Brochure
 - Tips to Identity Theft
- ❖ Assist youth in obtaining a free credit report from annualcreditreport.com when they turn 18.
- ❖ Provide youth with the State Office of Privacy Protection if they need more assistance regarding their credit. WI Office of Privacy and Protection: 877-IDTHEFT or <http://privacy.wi.gov/resources/resources.jsp>

Other Resources:

1. For more information about getting a free credit report visit the Fair Credit Reporting Act (FCRA) website: <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre34.shtm>
2. DCF Staff Contact if ID Theft is discovered: Call 608-266-9024 or e-mail us at DCFYouthIdentityTheft@wisconsin.gov